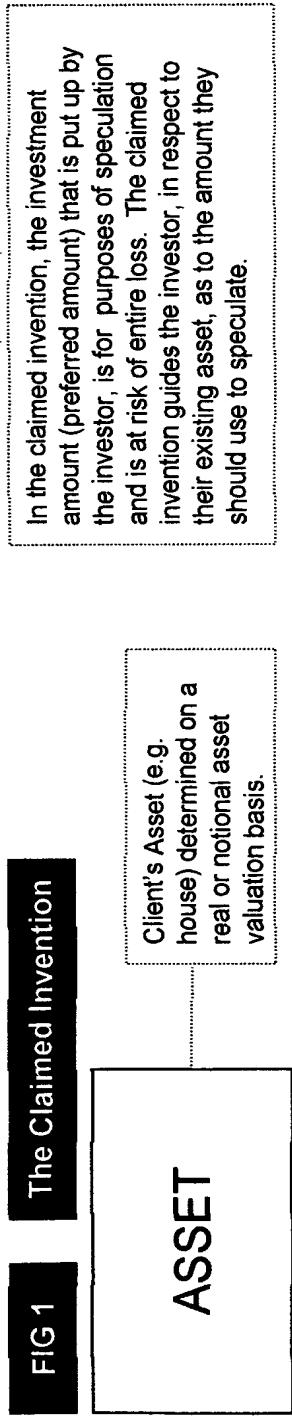


FIG 1

The Claimed Invention

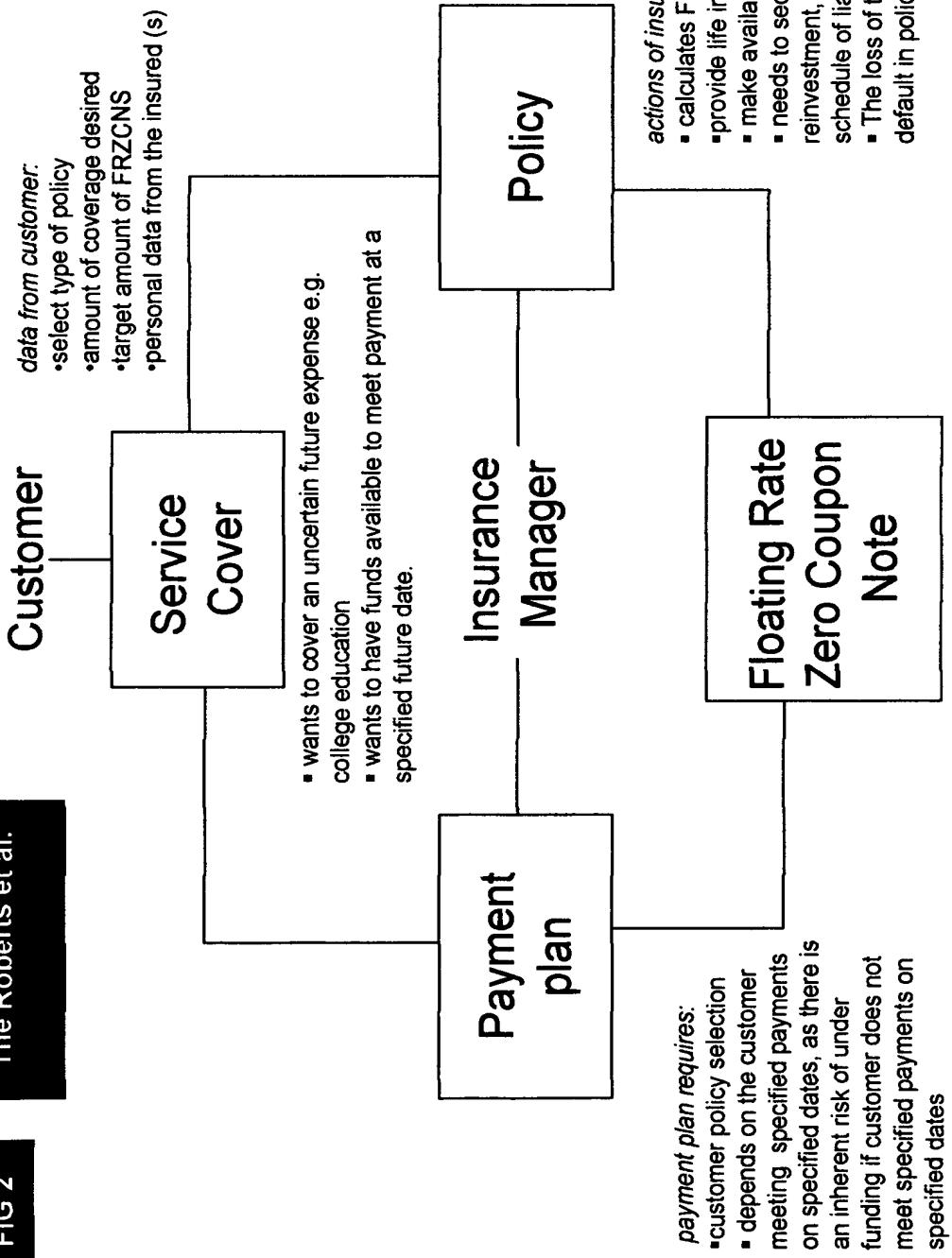


In contrast, the Roberts et al. uses the present value of the Asset Portfolio value (or series of FRZCN) to derive the yield (or internal rate of return), that is converted to a semi-annual figure in order to compare with the semi-annual costs. The Roberts et al. is not seen to take the present value of the income value and use this as a proportionate amount (calculation) to invest (speculate) in leveraged futures.

	1	2	3	4	5	6	7	8	9	10
RANGE OF LEVERAGED INVESTMENTS SUITABLE FOR INVESTOR										

FIG 2

The Roberts et al.



Floating-rate Zero Coupon Note (FRZCN): Debt instrument whose interest payment varies automatically with the rate of inflation or the cost of some specified service or commodity. Its interest payments are automatically reinvested into the Debt instrument. No periodic coupon is paid over the life of the debt instrument; instead both the principal and the interest are paid at the maturity date.

FIG 2a

The Roberts et al.

